

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c) Eric J Clayman, Esquire Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106 (856) 546-9696 Attorney for Debtors
In Re: J'Quain & Adwoa Koon Debtors

Case No.: 19-33021

Judge: Christine M. Gravelle

Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

- ☐ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
☒ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following
(choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by
creditor.

A hearing has been scheduled for:

OR

- ☒ Motion to Dismiss filed by the Standing Chapter 13 Trustee, Albert Russo

A hearing has been scheduled for: **December 2, 2020 at 9:00am.**

- ☐ Certification of Default filed by _____, creditor

I am requesting a hearing be scheduled in this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support of attached hereto.
- ☒ Payments have not been made for the following reasons and debtor proposes repayment as follows **explain your answer**): Unfortunately, we were denied for a loan modification. However, we are in the process of reapplying for the loan modification. Status of this will be supplied to our attorneys prior to the hearing. Further, current proof of income will be supplied to our attorney who will upload to the Trustee. As of October 27, 2020 Mr. Koon was laid off. Proof of his income will not be fourth coming unless he is approved for unemployment. We will catch up with our Trustee as well.

☐ Other (**explain your answer**):

3. This Certification is being made in an effort to resolve the issues raised by the creditor in this motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: November 3, 2020

/s/ J'Quain Koon
J'Quain Koon, debtor

Date: November 3, 2020

/s/ Adwoa Koon
Adwoa Koon, debtor

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.